

Fill in this information to identify the case:

Debtor 1 John C. Hixson, Jr.  
Debtor 2 \_\_\_\_\_  
Debtor 3 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the: Western District of Pennsylvania  
(State)  
Case number 17-22075

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to 11. U.S.C. § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC Bank, NA

Court claim no. (if known): 2

Last 4 digits of any number you use to identify the debtor's account: 0 6 7 9

Date of payment change: 01 / 01 / 18  
Must be at least 21 days after date of this notice

New total payment: \$ 414.27  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment**

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why \_\_\_\_\_

Current escrow payment: \$ 203.34

New escrow payment: \$ 203.30

**Part 2: Mortgage Payment Adjustment**

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_ %

New interest rate: \_\_\_\_\_ %

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change**

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒

I am the creditor.

☐

I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Christine Kinderdine Date 11, 30, 17  
Signature

Print: CHRISTINE KINDERDINE Title Default Support Specialist  
First Name Middle Name Last Name

Company PNC Mortgage, a division of PNC Bank, NA

Address 3232 Newmark Drive  
Number Street  
Miamisburg OH 45342  
City State ZIP Code

Contact phone ( 866 ) 754 - 0659 Email Bankruptcy@pncmortgage.com



P.O. Box 1820  
Dayton, Ohio 45401-1820  
Website: pnc.com/homeeq  
Customer Service 1-800-822-5626

Document

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ESCROW ACCOUNT  
DISCLOSURE STATEMENT

LOAN NUMBER:

DATE:

November 7, 2017

PROPERTY ADDRESS:

3 STAHL SQ  
CONNELLVILLE, PA 15425

JOHN C HIXSON JR  
3 STAHL SQ  
CONNELLVILLE PA 15425-4007

**CURRENT MONTHLY MORTGAGE PAYMENT**

Principal & Interest	210.97
Escrow	203.34
Prorated Escrow Shortage	246.91
Total Payment	661.22

**NEW PAYMENT INFORMATION**

Principal & Interest	210.97
Escrow	203.30
Total Payment	414.27
New Payment Effective Date	01/01/18

**COMING YEAR ESCROW PROJECTION**

This statement provides a detailed summary of activity related to your escrow account. PNC Bank maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance.

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

ANTICIPATED ESCROW DISBURSEMENT		PAYMENTS TO ESCROW	DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
CITY TAX	\$470.63		BEGINNING BALANCE		826.11	609.85
TAXES	\$337.92	January 203.30			1,029.41	813.15
HAZARD INS	\$1,631.00	February 203.30			1,232.71	1,016.45
		March 203.30			1,436.01	1,219.75
		April 203.30	CITY TAX	282.08	1,357.23	1,140.97
		May 203.30	CITY TAX	188.55	1,168.68	952.42
TOTAL DISBURSEMENTS	\$2,439.55	June 203.30			1,371.98	1,155.72
		July 203.30			1,575.28	1,359.02
DIVIDED BY 12 MONTHS		August 203.30			1,778.58	1,562.32
MONTHLY ESCROW DEPOSIT	\$203.30	September 203.30	SCHOOL TAX	337.92	1,981.88	1,765.62
		October 203.30			1,847.26	1,631.00
		November 203.30	HAZARD INS	1,631.00	2,050.56	1,834.30
		December 203.30			622.86	406.60
					826.16	609.90

**CALCULATION OF ESCROW ADJUSTMENT**

BEGINNING PROJECTED BALANCE	\$826.11
BEGINNING REQUIRED BALANCE	\$609.85
ESCROW SURPLUS	\$216.26

The required minimum balance allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless your mortgage document or state law specifies a lower amount.

\* The projected escrow balance at the low point.  
\*\* The lowest balance the escrow account should attain during the projected period.

MORE INFORMATION ON REVERSE SIDE

**IMPORTANT MESSAGES**

Make your check, money order or cashier's check payable to PNC Bank. All Payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance. Do NOT send cash by mail.

We understand that you have filed for bankruptcy and have not yet received a discharge. None of the information requested in this statement will be used for the collection of any debts or for purposes prohibited by the Bankruptcy Code or other applicable Federal or state law.

INTERNET REPRINT



Your escrow account has a surplus balance of \$216.26. Due to the past due status of your loan, these funds are being retained in your escrow account. Once your loan status is current, you may contact Customer Service about your refund.

DATE: November 7, 2017

If you have any questions about this analysis statement, please visit us at [pnc.com/homehq](http://pnc.com/homehq) to send us an email, write to us at PNC Bank, Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-800-822-5626.

[illegible]

## **CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that on this November 30, 2017 a copy of the foregoing Notice of Mortgage Payment Change has been served upon the following parties in interest, via either electronic mail or first class mail postage prepaid:

***Trustee***

**Ronda J. Winnecour**  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219

**Mark A. Rowan**  
Rowan Law Offices  
890 Vanderbilt Road  
Connellsville, PA 15425

**John C. Hixson, Jr.**  
3 Stahl Square  
Connellsville, PA 15425

/s/Christine Kinderdine, Bankruptcy Specialist  
PNC Mortgage  
3232 Newmark Dr  
Miamisburg OH 45342  
(866) 754-0659  
Fax: (937) 910-4905